

New York State Energy Research and Development Authority

# Green Jobs – Green New York March 2017 Monthly Update

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Period ending March 31, 2017

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## Program Description

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Green Jobs – Green New York (GJGNY) provides funding for energy assessments, low-cost financing for energy upgrades, and technical and financial support to develop a clean energy workforce. GJGNY is a statewide effort to strengthen communities through energy efficiency and uses constituency-based organizations to support program outreach in underserved communities. GJGNY enables New Yorkers to make a significant difference in homes, businesses and neighborhoods—making them more comfortable, more sustainable, and more economically sound. GJGNY is administered by NYSERDA and made available by the [Green Jobs – Green New York Act of 2009](#).

# 1 Workforce Development

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GJGNY supports a broad range of education and training programs aimed at creating an experienced green collar workforce. This workforce will have the relevant skills and credentials needed to support New York State’s growing clean energy economy. The workforce training programs help meet the demand for energy efficiency and renewable energy measures and technologies. Through public-private partnerships, Workforce Development Programs fund the development and delivery of cutting-edge training programs, and provide financial support to those who wish to pursue new career training, professional certifications and critical on-the-job training.

## 1.1 Training Program Updates

### Clean Energy Technical Training

All NYSERDA’s GJGNY-funded training partnerships concluded by December 2016. From the program’s inception through March 2017, 3,846 New Yorkers were trained in a range of energy efficiency and renewable energy courses. New activity supporting the goals of GJGNY and funded through the Clean Energy Fund will be reported to the Advisory Council in future reports.

## 2 Outreach and Events

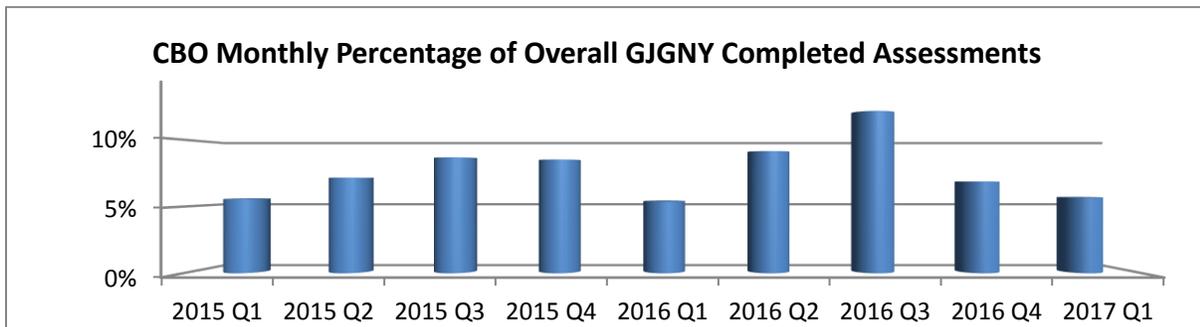
GJGNY Outreach and Marketing provides for community-based outreach, enabling one-on-one assistance with the process of participating in the GJGNY Program. This, combined with both print and electronic statewide marketing initiatives, increases the reach of the program, particularly among disadvantaged populations and those not traditionally participating in energy-efficiency programs.

### 2.1 Outreach Activities

Constituency-based organizations (CBOs) continue to assist customers to access the Home Performance with ENERGY STAR program (HPwES) offered through Green Jobs-Green New York. Through March 2017, CBOs are responsible for 7,435 completed assessments resulting in 2,417 completed retrofits. Approximately 58 percent of those retrofits were for Assisted HPwES customers who have a household income of up to 80 percent of the county median income, which is the target market for CBOs.

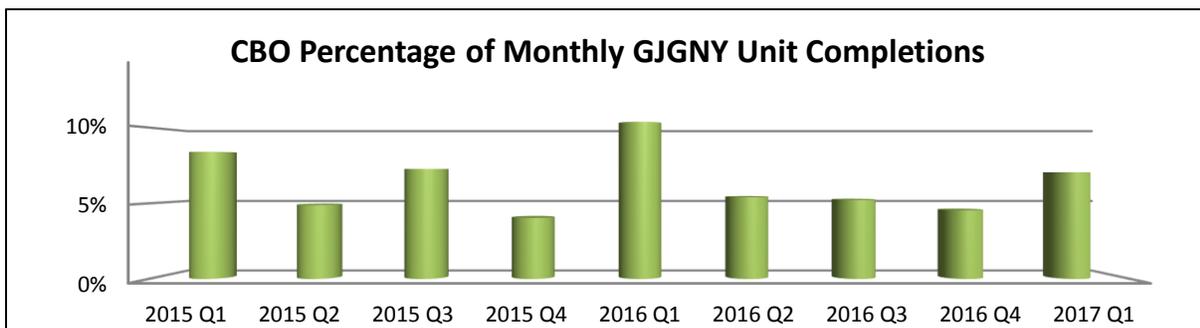
**Figure 2-1. CBO Percentage of GJGNY Completed Assessments.**

Figure 2-1 provides percentages of GJGNY residential assessment completions by quarter that were initiated by CBOs versus other sources, such as home performance contractors or online searches.



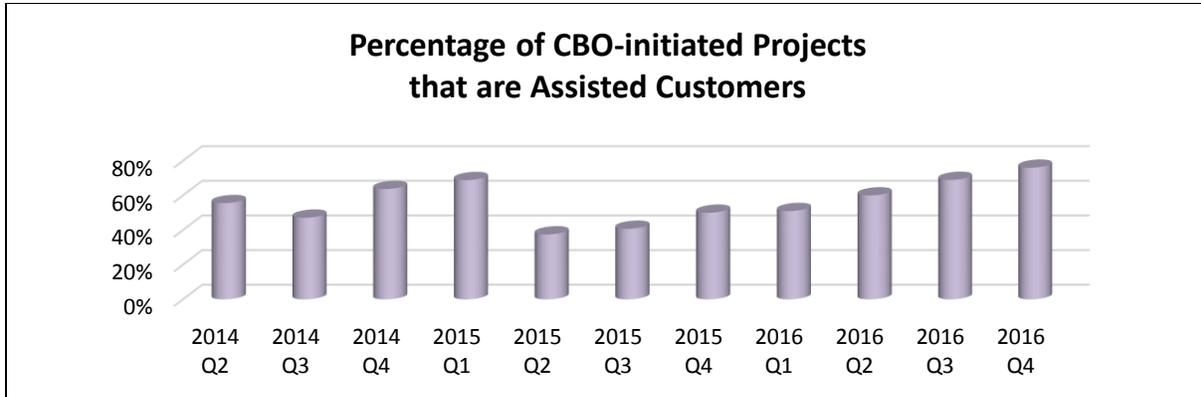
**Figure 2-2. CBO Percentage of GJGNY Unit Completions.**

Figure 2-2 provides percentages of project (by number of units) completions by quarter that were initiated by CBOs.



**Figure 2-3. Percentage of CBO-initiated Projects that are for Assisted Customers.**

Figure 2-3 provides percentages of CBO-initiated project completions for Assisted Home Performance customers by quarter.



### CBO Events and Activities

CBOs participated in a variety of events and meetings throughout March, providing program information to a variety of audiences across the state.

- PathStone conducted fifteen meetings or outreach sessions at several locations throughout Rochester and the Finger Lakes Region, working with several county governments as well as targeting neighborhoods within the City of Rochester. In an effort to reach rural homeowners, the CBO has become a member of the Genesee Interagency Council, the Wyoming Interagency Council, and the Livingston County Interagency Council.
- El Puente hosted or attended four outreach events in order to help promote NYSERDA’s energy efficiency programs throughout Brooklyn. In addition to conducting outreach at a community board meeting and attending the Buildings NY conference, the CBO attended two workshops organized by other local entities – a Neighbors Allied for Good Growth meeting and an HPD Brownsville neighborhood planning workshop.
- In Queens, Neighborhood Housing Services of Jamaica (NHSJ) and its subcontractor CHHAYA CDC reported participating in eleven separate outreach events throughout the borough. CHHAYA CDC held four free tax assistance workshops. Clients were informed of NYSERDA’s energy efficiency offerings at the workshops, with roughly two dozen leads generated. The CBO sent representatives to promote energy efficiency program offerings at five other community meetings and events throughout the month, including a PTA meeting at Newtown High School in Elmhurst and a Homeowner Resource Fair in Jamaica.
- The Bronx was home to two events attended by representatives from Sustainable South Bronx (SSBx), netting more than two dozen potential referrals across the residential and multifamily market sectors. The CBO is scheduled to participate in a tenant’s resource fair in April, in which SSBx hopes to connect with property owners and tenants eligible for NYSERDA efficiency programs.

- PUSH Buffalo held seven outreach events throughout the greater Buffalo area, several of which coincided with existing outreach activities being conducted in Erie County. Most other March events were organized and conducted by the CBO itself, including several workshops and presentations at its Grant Street headquarters. The CBO also participated in general outreach at the Lackawanna Love Day, garnering roughly fifty leads among the attendees. The CBO also engaged with past clients to recruit friends and neighbors who may be interested in the HPwES and Assisted HPwES programs. They were able to pre-screen about a dozen homes during the course of its outreach efforts this month.
- In Richmond County, Neighborhood Housing Services of Staten Island participated in three outreach events. Representatives from the CBO attended a Health and Wellness Fair and a Women's Empowerment Event both held at P.S. 78. The CBO has also made efforts to conduct outreach at its in-house homeowner orientation classes, netting several leads.
- Affordable Housing Partnership continues to gather leads through its homeownership informational website as well as its long-running homeowner workshops and presentations. In addition, they conducted outreach at the Albany Community Resource Fair.

### **Additional Outreach**

- Adirondack North Country Association (ANCA) is in the process of reaching out to the hundreds of businesses that had worked with one of the CBO's staff members over the past decade for the Small Commercial Energy Audit as an attempt to identify clients who would be good candidates for the HPwES program. The thinking is that a positive experience with their commercial efficiency endeavors will increase the likelihood that the individual homeowners will pursue residential work.
- In the Mid-Hudson Region, RUPCO has continued to rely on its strong relationships with key partners including Energize NY as well as various community-level Solarize programs operating in the territory. Staff attended thirteen public events and participated in nine meetings. As a result, the CBO was able to identify 69 homeowners who may be interested in HPwES or Assisted HPwES. Web-based outreach efforts were seen by nearly one thousand individuals in March, contributing to the higher-than-average number of leads collected.

## 3 One- to Four-Family Residential Buildings Program

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GJGNY provides home assessments and financing to support energy efficiency and renewable energy improvements to one-to-four family homes.

NYSERDA's Home Performance with ENERGY STAR® (HPwES) program offers homeowners in New York State a comprehensive approach to improving energy efficiency and home comfort while saving money. Participating Building Performance Institute (BPI) Gold Star contractors conduct energy assessments and upgrades. Income-qualified homeowners are eligible for additional incentives to make energy improvements.

The GJGNY loan also supports deployment of solar photovoltaic (PV) through the NY-Sun program, solar thermal (hot water) systems, and certain wood and pellet stove replacements through Renewable Heat NY.

### 3.1 Home Performance with ENERGY STAR® Assessments

Through March 2017, from the 142,441 approved assessment applications, 109,511 (77 percent) assessments have been completed. In the month of March, 1,474 free/reduced-cost comprehensive home energy assessment applications were received. The program-to-date conversion rate from assessment to energy retrofit is 30 percent. The conversion rate for the period between March 2016 and March 2017 was 37 percent. The average cycle time between assessment completion to project completion is 78 days.

**Table 3-1. Home Performance with ENERGY STAR Assessments.**

Table 3-1 provides HPwES monthly and cumulative assessment figures.

Timeframe	CBO Initiated since 11/1/11 <sup>a</sup>	GJGNY Totals since 11/15/10 <sup>b</sup>	
<b>Received Audit Applications</b>			
March	188	1,474	
Program to Date	11,462	148,747	
<b>Average # of Applications Received per Month</b>	<b>174</b>	<b>1,944</b>	
<b>Approved Audit Applications</b>			
Free			
March	198	1,443	
Program to Date	11,142	131,874	
Reduced Cost			
March	6	131	
Program to Date	606	10,567	
<b>Total Approved Audit Applications</b>	<b>11,748</b>	<b>142,441</b>	
<b>Average # of Applications Approved Per Month</b>	<b>178</b>	<b>1,862</b>	
<b>Scheduled Audits</b>			
<b>Scheduled Audits as of End of Current Month</b>	<b>124</b>	<b>5,720</b>	
<b>Completed Audits<sup>c</sup></b>			
Goal: (77,500-Audits)	Free		
	March	91	941
	Program to Date	7,041	101,673
	Reduced Cost		
	March	2	87
	Program to Date	394	7,838
<b>Total Completed Audits</b>	<b>7,435</b>	<b>109,511</b>	
<b>Audit Funds Invoiced to Date</b>		<b>\$25,733,780</b>	

<sup>a</sup> Round 2 CBO production as of 6/1/2012.  
<sup>b</sup> GJGNY totals since 11/15/10 are inclusive of CBO initiated activities.  
<sup>c</sup> Reported data includes all audits offered through the Residential Free/Reduced-Cost Energy Audit Program. In mid-2016, NYSERDA began using CEF funds for audits in CEF electric utility territories.

### 3.2 Home Performance with ENERGY STAR® Projects

Of the 32,726 projects completed through HPwES resulting from a GJGNY assessment and/or GJGNY financing, 11,528 (35 percent) projects are associated with income-qualified customers who have a household income of up to 80 percent of the county median income.

In March 2017, there were 415 HPwES project completions, of which 375 (90 percent) were associated with a GJGNY assessment or loan. Forty-seven percent of the GJGNY HPwES project completions were for income-qualified customers who have a household income of up to 80 percent of the state or county median income.

**Table 3-2. Home Performance with ENERGY STAR Projects.**

Table 3-2 provides HPwES monthly and cumulative project figures.

Timeframe	CBO Initiated since 11/1/11	GJGNY Totals since 11/15/10 <sup>a</sup>	HPwES Totals since 11/15/10 <sup>b</sup>
<b>Projects Contracted</b>			
To Date	2,537	31,828	NA
<b>Completed Projects/Units<sup>c</sup></b>			
<b>Assisted</b>			
March	23 / 25	176 / 182	197 / 203
Program to Date	1179 / 1392	11,075 / 11,528	17,850 / 18,489
<b>Market Rate</b>			
March	4 / 4	199 / 199	218 / 218
Program to Date	1112 / 1025	20,995 / 21,198	26,081 / 26,337
<b>Total Completed Projects/Units (Project Goal: 25,000)</b>	<b>2291 / 2417</b>	<b>32,070 / 32,726</b>	<b>43,931 / 44,826</b>

<sup>a</sup> Projects completed resulting from a GJGNY Audit and/or GJGNY Financing.

<sup>b</sup> Total HPwES including GJGNY Projects.

<sup>c</sup> Projects completed and units served resulting from GJGNY.

### 3.3 One- to Four-Family Residential Buildings Financing

GJGNY provides two loan options for consumers: On-Bill Recovery (OBR) loans, which enable customers to make payments through their utility bills; and Smart Energy loans, unsecured loans that are paid back directly to NYSERDA's loan servicing contractor. Both loans offer expanded credit qualification criteria (Tier 2) enabling some applicants who would not qualify for a loan based on more traditional criteria (Tier 1) to qualify for GJGNY loans.

As of March 31, 2017, 19,827 Residential GJGNY Loans have been issued to date, comprising of 13,474 Home Performance with Energy Star® (HPwES) loans, 6,327 Photovoltaic (PV) loans, 11 Solar Thermal (ST) loans and 15 Renewable Heat NY (RHNY) loans. Of the 19,827 total loans issued, 16.2 percent are Tier 2 customers, representing 15.5 percent of the total funds, while 83.8 percent are Tier 1 customers representing 84.5 percent of the funds.

Of the 13,474<sup>1</sup> HPwES loans issued to date, 33.6 percent are for Assisted HPwES customers, representing 25 percent of the total funds; while 66.4 percent are for Market Rate customers representing 75 percent of the total funds; 17.2 percent are Tier 2 customers, representing 16.3 percent of the total funds, while 82.8 percent are Tier 1 customers representing 83.7 percent of the funds. Of the loans issued for Assisted HPwES customers, 70.3 percent are Tier 1 loans, while 29.7 percent are Tier 2.

Since the launch of On-Bill Recovery, 24.6 percent of the Assisted HPwES customers who access financing use OBR Loans, while 32.4 percent of the Market Rate HPwES customers who access financing use OBR Loans; 25.4 percent of Tier 2 customers use OBR Loans while 30.7 percent of Tier 1 customers use OBR Loans.

Of the 6,327 PV loans issued to date, 52 percent are OBR Loans and 86 percent are Tier 1 customers. 47 of these PV loans also have an Affordable Solar incentive.

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<sup>1</sup> This includes GJGNY loans issued through PSEG LI's HPwES / AHPwES program.

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**Table 3-3. Green Jobs–Green New York Financing Details.**

Table 3-3 provides cumulative details of the Green Jobs–Green New York financing program. EE= energy efficiency only. PV = PV only. EE & PV = a loan incorporating both energy efficiency and PV. RH = renewable heat (pellet or wood stoves).

GJGNY Loan Type	Applications Received (Number)*	Applications Approved (Number)	Loans Issued (Number)	Loans Issued (Dollars)	Loans Awaiting Issuance (Number)	Loans Awaiting Issuance (Dollars)
EE Smart Energy Loan		12,946	9,783	\$89,935,708	464	\$3,875,515
EE On-Bill Recovery Loan		6,095	3,691	\$41,204,138	39	\$1,772,344
<b>Total</b>	<b>29,130</b>	<b>19,041</b>	<b>13,474</b>	<b>\$131,139,846</b>	<b>503</b>	<b>\$5,647,860</b>
PV Smart Energy Loan		3,715	3,021	\$50,285,522	213	\$3,506,512
PV On-Bill Recovery Loan		4,249	3,276	\$56,400,343	184	\$3,394,033
<b>Total</b>	<b>9,877</b>	<b>7,964</b>	<b>6,297</b>	<b>\$106,685,865</b>	<b>397</b>	<b>\$6,900,545</b>
EE & PV Smart Energy Loan		47	22	\$402,089	2	\$29,149
EE & PV On-Bill Recovery Loan		77	8	\$176,050	0	\$0
<b>Total</b>	<b>302</b>	<b>124</b>	<b>30</b>	<b>\$578,139</b>	<b>2</b>	<b>\$29,149</b>
RHNY Smart Energy Loan		23	14	\$166,146	3	\$11,743
RHNY On-Bill Recovery Loan		7	1	\$13,445	0	\$0
<b>Total</b>	<b>52</b>	<b>30</b>	<b>15</b>	<b>\$179,591</b>	<b>3</b>	<b>\$11,743</b>
ST Smart Energy Loan		11	9	\$64,039	0	\$0
ST On-Bill Recovery Loan		2	2	\$11,510	0	\$0
<b>Total</b>	<b>13</b>	<b>13</b>	<b>11</b>	<b>\$75,549</b>	<b>0</b>	<b>\$0</b>
<b>Grand Total</b>	<b>39,374</b>	<b>27,172</b>	<b>19,827</b>	<b>\$238,658,990</b>	<b>905</b>	<b>\$12,589,297</b>

\*Applicants are not required to choose loan type (Smart Energy vs On-Bill Loan) at time of application, therefore only total applications are shown.

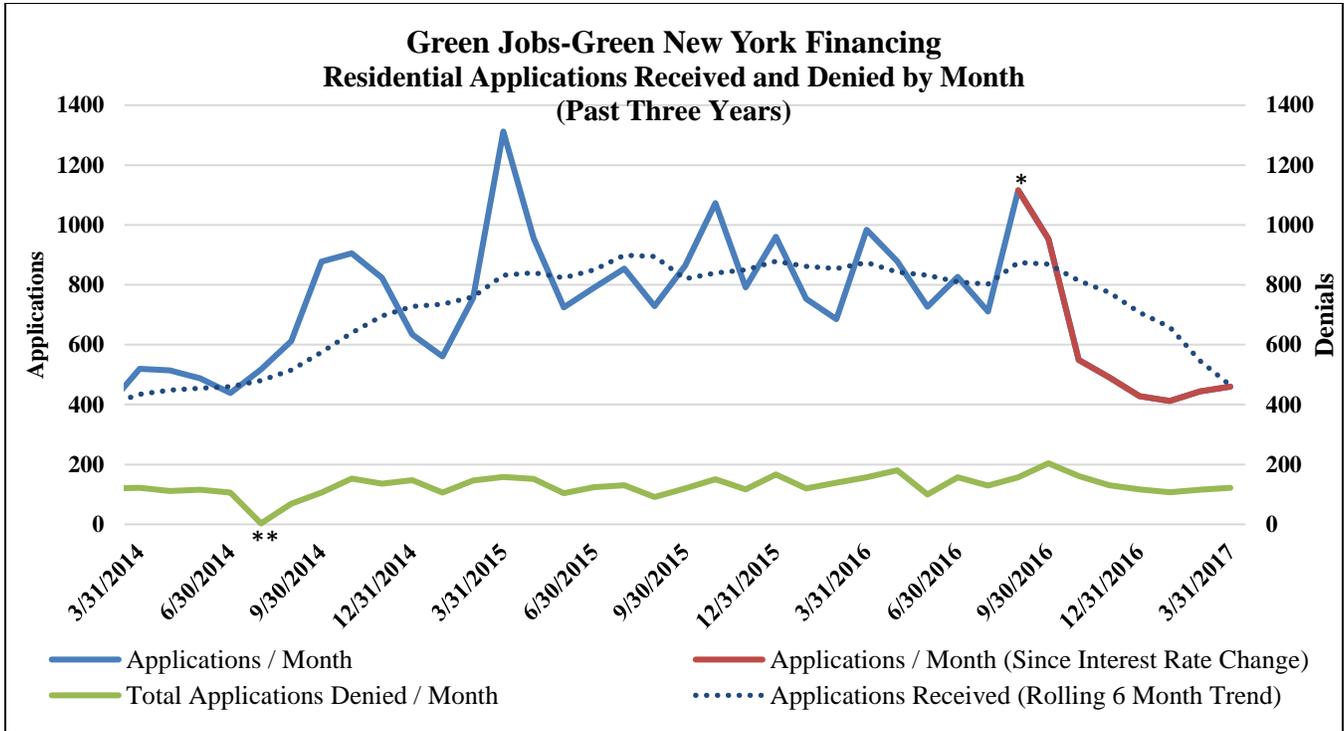
**Table 3-4. Green Jobs–Green New York Financing Summary.**

Table 3-4 provides a cumulative summary of Smart Energy Loan and On-Bill Recovery Loan activity.

Financing Summary	Smart Energy			On-Bill Recovery		
	Tier 1	Tier 2	Total	Tier 1	Tier 2	Total
Loans Issued	10,660	2,189	12,849	5,956	1,022	6,978
Value	\$117,810,947	\$23,042,557	140,853,504	\$83,768,154	\$14,037,332	97,805,486
Average Loan*	\$11,052	\$10,527	\$10,962	\$14,065	\$13,735	\$14,016
Average Term	13.4 Years	14 Years	13.5 Years	14.7 Years	14.8 Years	14.7 Years
2.99%				14.07%	9.39%	13.38%
3.49%	83.77%	80.63%	83.24%	85.53%	89.92%	86.17%
3.99%	14.62%	17.59%	15.13%			
4.99%	0.46%	0.59%	0.48%	0.18%	0.20%	0.19%
5.49%	0.15%	0.37%	0.19%			
5.99%		0.69%	0.12%		0.49%	0.07%
6.49%		0.14%	0.02%			
6.99%	0.64%		0.53%	0.15%		0.13%
7.49%	0.12%		0.10%			
7.99%	0.22%		0.18%	0.07%		0.06%
8.49%	0.02%		0.02%			
*Average Loan Amount for borrowers with Assisted Home Performance projects is \$7,253.						
NOTE: Black fill for a particular interest rate denotes that rate is not available for that loan type and/or tier.						

**Figure 3-1. Green Jobs–Green New York Financing Residential Applications Received vs. Percent Denied, Monthly, for Prior Three Year Period**

Figure 3-1 illustrates the number of applications received vs. percent denied for GJGNY loans, monthly, for the prior three years.

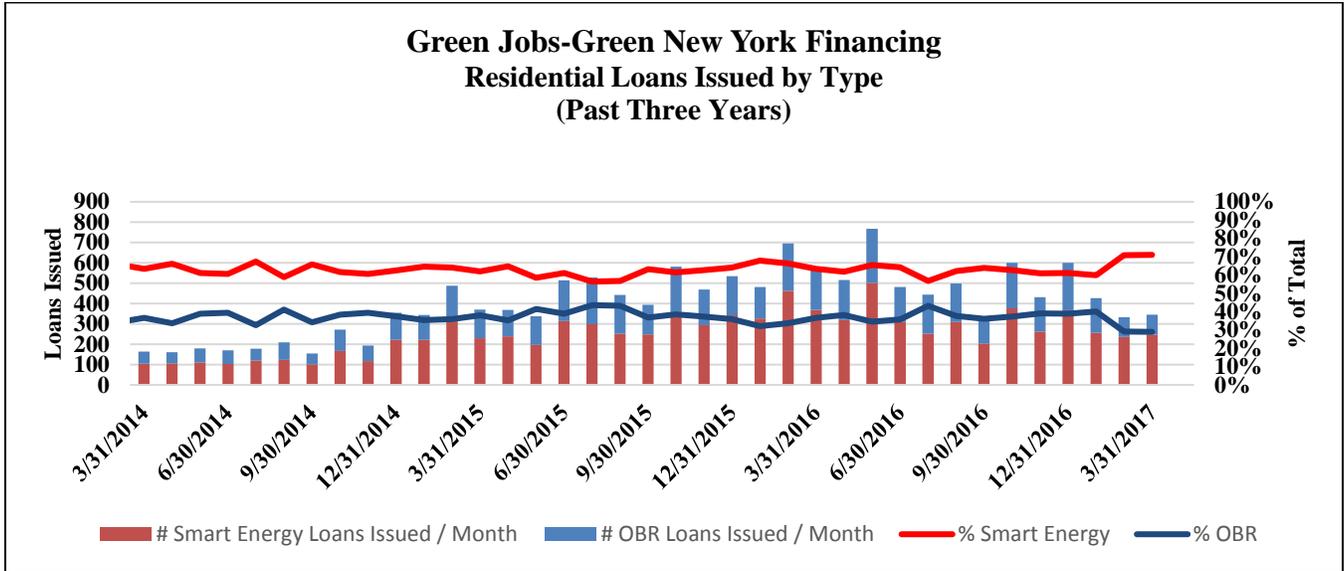


\*Denotes deadline for applications that were submitted before tiered interest rate took effect.

\*\*Reductions in July 2014 denials is due to revised underwriting criteria which allowed previously denied applications to be rescreened and qualify.

**Figure 3-2. Green Jobs–Green New York Financing Loans Issued by Type, Monthly.**

Figure 3-2 illustrates the rate of loans issued for GJGNY Smart Energy Loans and GJGNY On-Bill Recovery Loans, by month.



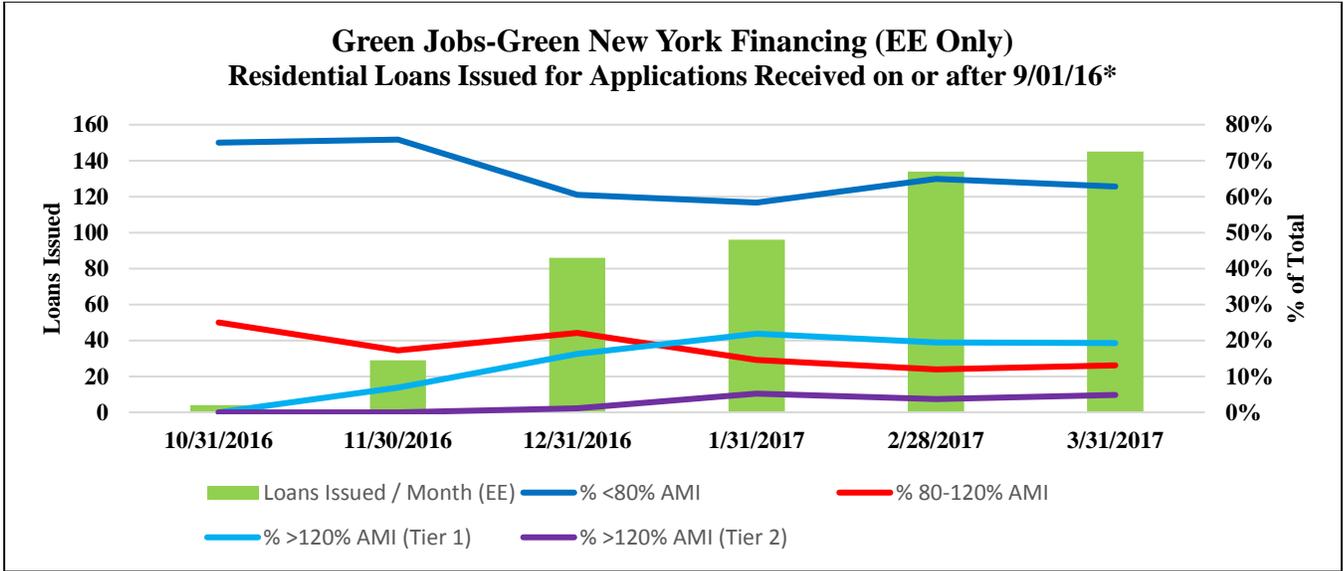
**Figure 3-3. Green Jobs–Green New York Financing Loans Issued by Tier, Monthly.**

Figure 3-3 illustrates trends in GJGNY loans issued, distinguished between Tier 1 and Tier 2 loans, by month.



**Figure 3-4. Green Jobs–Green New York Financing Residential Loans Issued, Energy Efficiency Only, Monthly**

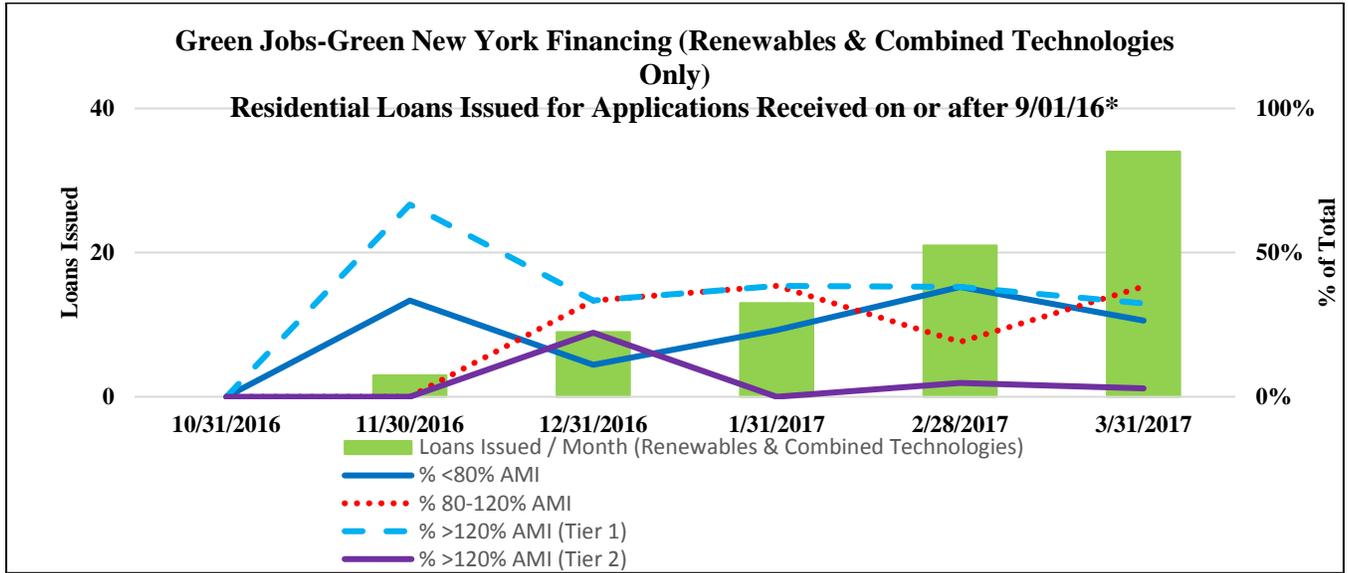
Figure 3-4 illustrates the number of Energy Efficiency loans issued, where the application was first submitted on or after September 1, 2016. Also shown is the percentage of the total that each household income group comprises.



\* AMI = Area Median Income, which is the greater of the State or County Median Income. Households with incomes greater than 120% AMI are further grouped by underwriting Tier, with different interest rates applying to each group.

**Figure 3-5. Green Jobs–Green New York Financing Residential Loans Issued, Renewables and Combined Technologies, Monthly**

Figure 3-5 illustrates the number of Renewables and Combined Technology loans issued, where the application was first submitted on or after September 1, 2016. Also shown is the percentage of the total that each household income group comprises. The relatively small number of loans issued to date for this subset of loans should not be used to interpret future performance.



\*AMI = Area Median Income, which is the greater of the State or County Median Income. Households with incomes greater than 120% AMI are further grouped by underwriting Tier, with different interest rates applying to each group.

## 4 Multifamily Energy Performance Portfolio

NYSERDA offers a portfolio of programs and incentives for owners, facility managers, developers, and condo/co-op boards of multifamily buildings with five or more units in New York State. NYSERDA’s programs make it easier to assess, fund, implement, and measure energy efficiency upgrades that improve building performance and save money.

### 4.1 Multifamily Energy Performance Assessments

Through March 2017, from the 333 approved assessment applications, 304 (91 percent) assessments have been completed.

**Table 4-1. Multifamily Energy Performance Assessments.**

Table 4-1 provides Multifamily Performance monthly and cumulative assessment figures.

Metric	March			Cumulative			
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total	Budget/ Goal
Received Assessment Applications	0	0	0	193	140	333	
Approved Assessment Applications	0	0	0	193	140	333	500
Assessment Funds Encumbered (\$)	0	0	0	2,342,960	1,120,987	3,463,947	
Assessment Funds Invoiced (\$)	0	0	0	1,291,100	\$694,930	1,986,030	3,000,000
Completed Assessments	0	0	0	170	134	304	400
Number of Projects Withdrawing from MPP after Assessment*	0	0	0	17	29	46	

\*MPP Projects must achieve a minimum of 15 percent in energy savings. Projects may choose to proceed outside MPP. Some may choose smaller work scopes which will not achieve program standard and thus not be eligible for MPP and some may elect to access utility incentives. If energy efficiency projects are completed, building owners that have an authorized assessment would still be eligible to apply for GJGNY financing.

## 4.2 Multifamily Energy Performance Projects

Through March 2017, the Multifamily Energy Performance Program has completed 32,894 housing units with installed measures. Of those units with installed measures, 15,539 (47 percent) are associated with affordable housing.

**Table 4-2. Multifamily Energy Performance Projects.**

Table 4-2 provides Multifamily Performance monthly and cumulative project figures.

Metric	March			Cumulative		
	Affordable Housing	Market Rate Housing	Monthly Total	Affordable Housing	Market Rate Housing	Program Total
Projects in Pipeline*	0	0	0	193	140	333
Projects Contracted to have Measures Installed	0	0	0	193	140	333
Households Associated with Projects Contracted	0	0	0	32,785	32,817	65,602
Projects with Installed Measures (units)	0	0	0	15,539	17,355	32,894
kWh Savings of Installed Measures	0	0	0	13,810,878.6	4,103,148.2	17,914,027
MMBtu Savings of Installed Measures	0	0	0	198,280.1	177,455.9	375,736
Dollar Savings of Installed Measures	0	0	0	\$9,611,178.24	\$7,147,540.00	\$16,758,718.24
*Projects that receive GJGNY-supported assessments and/or financing may also receive incentives through the System Benefits Charge (SBC), Energy Efficiency Portfolio Standard (EEPS), Regional Green House Gas Initiative (RGGI), and/or utility programs, such that the projects' energy savings may not all be attributable solely to GJGNY.						

### 4.3 Multifamily Energy Performance Financing

As of March 2017, the Multifamily Performance Program has closed 22 loans with a total value of \$12,099,798. NYSERDA’s share of that total loan value is \$3,834,685.

**Table 4-3. Multifamily Energy Performance Financing.**

Table 4-3 provides Multifamily Performance monthly and cumulative financing figures.

Loan Status	March			Cumulative		
	Number	NYSERDA Share of Total Loan Value	Total Loan Value	Number	NYSERDA Share of Total Loan Value	Total Loan Value
Participation Agreements Approved	0	\$0	\$0	22	\$3,834,685	\$12,099,798
Loans Closed	0	\$0	\$0	22	\$3,834,685	\$12,099,798

## 5 Small Commercial Energy Efficiency Program

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NYSERDA’s Small Commercial Energy Efficiency Program offers financial and technical assistance to help small businesses improve their energy efficiency and reduce their energy costs. This program offers free assessments and two low-interest loan options to finance energy efficiency projects. The first one is On-Bill Recovery Financing, which makes it possible for small businesses and nonprofits to use the savings on their energy bills to pay for their energy efficiency upgrades. The second one is the Participation Loan, where NYSERDA partners with lenders across New York State to help small businesses and nonprofits access low-interest financing for energy efficiency improvements by providing a share of the loan principle at a low interest rate. In addition, eligible small business and not-for-profit customers participating in NYSERDA’s NY-Sun Solar PV Incentive Program can now access low-interest GJGNY financing to install solar PV systems of up to 200 kW.

### 5.1 Small Commercial Energy Efficiency Assessments

Through March 2017, the Small Commercial Energy Efficiency Program has completed 4,216 assessments. The assessment program closed in December 2016, but eligible applicants can receive cost-shared assessments via NYSERDA’s FlexTech program. NYSERDA will create and issue a measure package in 2018, which will include an outreach component.

**Table 5-1. Small Commercial Energy Efficiency Assessments.**

Table 5-1 provides Small Commercial Energy Efficiency monthly and cumulative assessment figures.

Metric	March			Program Cumulative		
	GJGNY	ARRA*	Monthly Total	GJGNY	ARRA*	Program Total
Received Assessment Applications	0	0	0	3,574	934	4,508
Completed Assessments	0	0	0	3,367	849	4,216
*The GJGNY Act of 2009 restricts the provision of GJGNY-funded energy assessments to small business and not-for-profit organizations with 10 employees or less. American Recovery and Reinvestment Act of 2009 (ARRA) funds were used for eligible small business and not-for-profit organizations that have more than ten employees. ARRA funding expired on September 30, 2013.						

## 5.2 Small Commercial Energy Efficiency Projects

Through March 2017, the Small Commercial Energy Efficiency Program estimates 1,855 project completions as a result of GJGNY funded assessments.

**Table 5-2. Small Commercial Energy Efficiency Projects.**

Table 5-2 provides an estimate of Small Commercial Energy Efficiency monthly and cumulative project figures.

Metric	March	GJGNY Program Cumulative
<b>Estimated Projects Completed*</b>	0	1855
*The 2015 Small Commercial Energy Efficiency Program Impact Evaluation found that 44 percent of the energy savings recommended through program audits were reported to be implemented. Estimated projects completed are inclusive of those that used ARRA funds referenced in Table 5-1 above.		

## 5.3 Small Commercial Energy Efficiency Financing

Through March 2017, the Small Commercial Energy Efficiency Program has closed 60 loans with a total value of \$2,919,334. NYSERDA’s share of that total loan value is \$1,845,786.

**Table 5-3. Small Commercial Energy Efficiency Financing.**

Table 5-3 provides Small Commercial Energy Efficiency monthly and cumulative financing figures.

Loan Status	March			Program Cumulative		
	Number	NYSERDA Share of Total Loan Value	Total Loan Value**	Number	NYSERDA Share of Total Loan Value	Total Loan Value**
Applications Approved*						
Participation Loans	3	\$81,858	\$163,715	132	\$2,734,121	\$5,807,178
On-Bill Recovery	1	\$18,569	\$18,569	80	\$2,553,874	\$3,241,359
Loans Closed						
Participation Loans	0	\$0	\$0	27	\$868,998	\$1,844,416
On-Bill Recovery	1	\$22,000	\$22,400	33	\$976,788	\$1,074,918
<b>Total</b>	<b>1</b>	<b>\$22,000</b>	<b>\$22,400</b>	<b>60</b>	<b>\$1,845,786</b>	<b>\$2,919,334</b>
The Small Commercial Energy Efficiency Financing Program has 13 participating lenders.						
* Customer applications are assessed for both Participation Loan and On-Bill Recovery Loan eligibility prior to approval. Approved application values are inclusive of loans that have moved forward to closure.						
**The total loan value represents the total value of the loan issued by the lender to the borrower. The total loan value may include financing for non-energy efficiency projects. NYSERDA's share of the total loan value represents 50% of the total energy project cost or \$50,000, whichever is less.						

## 6 Evaluation

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The overarching goals of Evaluation are to provide objective and credible information that supports optimum program operation and outcomes, as well as program accountability. Three major types of evaluation are implemented for the GJGNY program. Process evaluation provides information to support program operations by addressing program efficiency and effectiveness, satisfaction and barriers to participation, among other issues. Impact evaluation provides information to help understand actual program impact and improve energy impact estimates, including economic, environmental, and non-energy benefits; in doing so it supports program accountability. Market evaluation also provides information to support program operations and accountability by characterizing and assessing target markets for programs.

### **Evaluation Activities**

There are no GJGNY evaluation activities active at this time. Any new activity will be reported to the Advisory Council in future reports. [GJGNY evaluation reports](#) can be found on NYSERDA's website.